

Information to identify the case:

Debtor 1	Robert Nunziato	Social Security number or ITIN	xxx-xx-3116
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-15431-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Nunziato

12/11/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Nunziato
Debtor(s)

Case No. 17-15431-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 11, 2020

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2020:

Recip ID	Recipient Name and Address
db	Robert Nunziato, 520 Hackensack Street, Carlstadt, NJ 07072-1306
aty	+ Parisi & Gerlane, P.A, 190 Moore Street, Suite 460, Hackensack, NJ 07601-7498
cr	+ BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
cr	+ Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578
516868535	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516711864	DSRM National Bank, 7201 Canyon Dr, Amarillo, TX 79110-4339
516711861	Debt Recovery Solutions, 6800 Jericho Tpke Ste 113E, Syosset, NY 11791-4401
516804536	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516711866	Lora Nunziato, 520 Hackensack St, Carlstadt, NJ 07072-1306
518698108	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
516711868	Suez Water, 461 From Rd Ste 400, Paramus, NJ 07652-3526
516759545	+ Suez Water New Jersey Inc, 69 DeVoe Place, Hackensack NJ 07601-6105
516877161	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 11 2020 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 11 2020 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 12 2020 02:13:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516711856	EDI: BANKAMER.COM	Dec 12 2020 02:08:00	BAC Home Loans Serv LP, 4909 Savarese Cir, Tampa, FL 33634-2413
516711857	EDI: BANKAMER.COM	Dec 12 2020 02:08:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516711858	+ Email/Text: bankruptcy@bbandt.com	Dec 11 2020 22:03:00	BB&T, 200 W 2nd St, Winston Salem, NC 27101-4049
516726131	+ Email/Text: bankruptcy@bbandt.com	Dec 11 2020 22:03:00	BB&T, Bankruptcy Section, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
516809533	EDI: BANKAMER.COM	Dec 12 2020 02:08:00	Bank of America, PO Box 31785, Tampa FL 33631-3785
516711859	EDI: CITICORP.COM	Dec 12 2020 02:13:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516711863	EDI: CITICORP.COM	Dec 12 2020 02:13:00	DSNB/Macys, PO Box 8218, Mason, OH

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Dec 11, 2020

Form ID: 3180W

Total Noticed: 44

			45040-8218
516947600	EDI: Q3G.COM	Dec 12 2020 02:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516711865	Email/Text: hannlegal@hannfinancial.com	Dec 11 2020 22:03:00	Hann Financial, 1 Centre Dr, Jamesburg, NJ 08831-1564
516711860	EDI: JPMORGANCHASE	Dec 12 2020 02:13:00	Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
516902438	+ EDI: MID8.COM	Dec 12 2020 02:13:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516759198	EDI: AGFINANCE.COM	Dec 12 2020 02:08:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516711867	EDI: AGFINANCE.COM	Dec 12 2020 02:08:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
516955294	EDI: PRA.COM	Dec 12 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516955318	EDI: PRA.COM	Dec 12 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516853540	EDI: Q3G.COM	Dec 12 2020 02:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516711869	EDI: RMSC.COM	Dec 12 2020 02:13:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516711870	EDI: RMSC.COM	Dec 12 2020 02:13:00	SYNCB/PC Richards, PO Box 965036, Orlando, FL 32896-5036
516711871	EDI: RMSC.COM	Dec 12 2020 02:13:00	SYNCB/Toys R Us, PO Box 965001, Orlando, FL 32896-5001
516711872	EDI: RMSC.COM	Dec 12 2020 02:13:00	SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
518345790	Email/Text: jennifer.chacon@spservicing.com	Dec 11 2020 22:06:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518345789	Email/Text: jennifer.chacon@spservicing.com	Dec 11 2020 22:06:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
516715891	+ EDI: RMSC.COM	Dec 12 2020 02:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516711873	EDI: TDBANKNORTH.COM	Dec 12 2020 02:13:00	TD Bank NA, 32 Chestnut St, Lewiston, ME 04240-7744
516711874	EDI: CITICORP.COM	Dec 12 2020 02:13:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516837904	+ EDI: AIS.COM	Dec 12 2020 02:13:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516711875	EDI: VERIZONCOMB.COM	Dec 12 2020 02:08:00	Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
516711876	EDI: VERIZONCOMB.COM	Dec 12 2020 02:08:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 31

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Dec 11, 2020

Form ID: 3180W

Total Noticed: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516808836		Bank of America, N.A.
aty	*+	Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578
518698109	*	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
516711862	##	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2020 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@rasflaw.com
Brian C. Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian Gregory Hannon	on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
Brian Gregory Hannon	on behalf of Creditor Norgaard O'Boyle bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
Brian Gregory Hannon	on behalf of Debtor Robert Nunziato bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM28 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM28 kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM28 rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Dec 11, 2020

Form ID: 3180W

Total Noticed: 44

Sean M. O'Brien

on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12